

Certificate Number: 15317-PAM-DE-031361130

Bankruptcy Case Number: 18-02639



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 23, 2018, at 8:23 o'clock AM PDT, James M Miranda completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 23, 2018 By: /s/Eric Reyes

Name: Eric Reyes

Title: Certified Counselor